



170 West Election Road
Suite 125
Draper, UT 84020

June 21, 2017

[name of customer]
[address]

Subject: CFPB Case [account number]
CareCreditsm Account Number Ending in X X X X

Dear [customer name]:

On behalf of Synchrony Bank, I am responding to your concerns raised through the Consumer Financial Protection Bureau (CFPB). I appreciate you bringing this matter to my attention.

In an attempt to contact you, I sent an email on June 9, 2017.

On December 11, 2012, a CareCredit application was submitted, processed, and approved using your correct name, address, and Social Security number. Subsequently, multiple purchases were made on the account. We have received payments towards the account, with the last payment being received on December 29, 2016 for \$70.00.

On May 22, 2017, we received your letter requesting validation of the debt. The account was referred to our investigations team for review. On May 27, 2017, the investigation was concluded in your favor and a letter was mailed to you, advising you of the outcome. Please be advised, we have submitted a request to have the account removed from your credit files. This update may take up to 60 days to reflect on your credit report.

Thank you for the opportunity to respond to your concerns raised through the CFPB. If you have additional questions regarding this matter, contact me at (800) 419-5010, extension 4167489. I welcome the opportunity to assist you.

Respectfully,

A handwritten signature in black ink that reads 'Michelle Martinez'.

Michelle Martinez
Senior Specialist
Corporate Consumer Relations
Synchrony Bank
900 Concourse Drive
Rapid City SD 57703

cc: Consumer Financial Protection Bureau